

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kurt Alan Topfer  
Debtor

Case No. 18-01966-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: PRatchfor  
Form ID: 309A

Page 1 of 1  
Total Noticed: 14

Date Rcvd: May 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2018.

db +Kurt Alan Topfer, 39 Loop Road, Mountaintop, PA 18707-1778  
tr +Robert P. Sheils, Jr (Trustee), Sheils Law Associates, PC, 108 North Abington Road,  
Clarks Summit, PA 18411-2505  
5059486 +Edward Topfer, 307 Keith Drive, Allen, TX 75002-3413  
5059485 +Gaetano Serpico, 34 South Main Street, Apartment 1109, Wilkes-Barre, PA 18701-1720  
5059479 +Glen Summit Company, P.O. Box 34, Mountaintop, PA 18707-0034  
5059482 +Indian Springs Water Company, P.O. Box 13, Mountaintop, PA 18707-0013  
5059480 +Luzerne County Tax Claim Bureau, c/o Northeast Revenue Service, 200 N. River Street,  
Wilkes-Barre, PA 18711-1004  
5059477 +Mariner Bank, 765 Kidder Street, Wilkes-Barre, PA 18702-6910  
5059483 +Mountaintop Area Joint Sewer Authority, P.O. Box 343, Berwick, PA 18603-0343  
5059476 +PNC Bank, 11 Market Street, Wilkes-Barre, PA 18702  
5059481 +PPI Electric Utilities, P.O. Box 25239, Lehigh Valley, PA 18002-5239  
5059484 +Service Electric, 15 J Campbell Collins Drive, Wilkes-Barre, PA 18702-6636

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV May 09 2018 19:17:46 United States Trustee,

228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
5059478 +EDI: RCSFNBMARIN.COM May 09 2018 23:03:00 Credit One Bank, P.O. Box 60500,  
City of Industry, CA 91716-0500

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 11, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,  
rmcdonald@sheilslaw.com;PA41@ecfbis.com;psheldon@sheilslaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 2

**Information to identify the case:**

Debtor 1	<b>Kurt Alan Topfer</b>	Social Security number or ITIN	<b>xxx-xx-0542</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Middle District of Pennsylvania</b>		Date case filed for chapter	<b>7 May 9, 2018</b>
Case number: <b>5:18-bk-01966-RNO</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kurt Alan Topfer	
2. All other names used in the last 8 years		
3. Address	39 Loop Road Mountaintop, PA 18707	
4. Debtor's attorney Name and address	None	
5. Bankruptcy trustee Name and address	Robert P. Sheils, Jr (Trustee) Sheils Law Associates, PC 108 North Abington Road Clarks Summit, PA 18411	Contact phone 570 587-2600 Email: <a href="mailto:rsheils@sheilslaw.com">rsheils@sheilslaw.com</a>

For more information, see page 2

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: May 9, 2018
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 22, 2018 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>Courtroom #2, Max Rosenn US Courthouse, 197 South Main Street, Wilkes-Barre, PA 18701</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: August 21, 2018</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	